

FEB 22 2005 TUE 01:55 PM MARGER JOHNSON

FAX NO. 5032744622

P. 01/08

PATENT APPLICATION
Attorney Docket No. 8514-057
Indiv. Ref. STA-28

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Philip D. LAPSLEY; Jonathan Alexander LEE; David F. PARE, Jr.; Ned HOFFMAN

Serial No.: 09/815,434

Examiner: John W. HAYES

Filed: 3/22/2001

Group Art Unit: 3621

Title: TOKENLESS BIOMETRIC ELECTRONIC FINANCIAL TRANSACTIONS VIA A
THIRD PARTY IDENTICATOR

Confirmation No. 8767

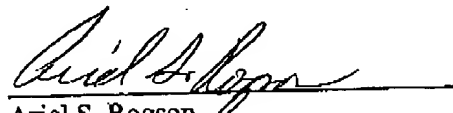
Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

Enclosed for filing in the above-referenced application are the following:

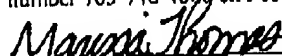
- ☒ Transmittal Letter (in duplicate)
- ☒ Comment on Statement of Reasons for Allowance
- ☒ Issue Fee (\$700.00)
- ☒ In connection with issuance of a patent:
 - ☒ Supplemental Declaration ☒ PTO Form 85B
- ☒ PTO Form 2038 authorizing credit card payment for the above-listed fees
- ☒ Any deficiency/overpayment should be charged/credited to deposit account number 13-1703.

Respectfully submitted,
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number 703-746-4000 on February 22, 2005.


Marissa Thomas



FEB 22 2005 TUE 01:56 PM MARGER JOHNSON

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P. 04/08

MJM Do. No. 8314-57
Indivos Ref. S-A28

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of: Philip D. LAPSLEY, Jonathan Alexander LEE, David Ferin
PARE, Jr. and Ned HOFFMAN

Serial No.: 09/815,434

Examiner: John W. HAYES

Filed: March 22, 2001

Group Art Unit: 3621

Confirmation No. 8767

For: TOKENLESS BIOMETRIC ELECTRONIC FINANCIAL TRANSACTIONS
VIA A THIRD PARTY IDENTICATOR

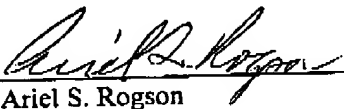
Commissioner for Patents
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Alexandria, VA 22313-1450

COMMENT ON STATEMENT OF REASONS FOR ALLOWANCE

In allowing the claims, the Examiner has indicated that the closest prior art of record "fails to teach or suggest a biometric theft resolution step" (referring to claims 1 and 29), or "forming an executing an electronic financial transaction comprising a transaction amount and an account index code identifying a payor financial account and forwarding this information to a financial transaction processor for authorization" (referring to claims 39 and 59). The dependent claims further include features not taught or suggested by the prior art.

Respectfully submitted,

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